

Ascertaining Impacts of Globalisation on Rural Women in Pakistan

**A Collaborative Research Study
of South Asia Partnership-Pakistan and the Centre
for Development Policy Alternatives**

Executive Summary

Globalisation is claimed to be a great cohesive force with the potential to increase productivity and make the world increasingly equitable, yet the empirical results of these claims remain evidently scarce. Instead globalisation seems to be increasing disparities in many developing countries around the world. Globalisation and the market-based reforms impelled by it are particularly decreasing women's control over scarce economic resources and diminishing their capacity to participate and make choices within their community and their households.

This research study initiated by SAP-PK in collaboration with the Centre for Development Policy Alternatives seeks to analyse the economic and social fallout of globalisation on the gender relations, specifically in rural communities around Pakistan. By focusing on carefully selected locations, the purposive research focuses on the current circumstances of these vulnerable communities, which are of direct relevance with regards to their ability to cope with globalisation. The research also seeks to foreshadow the potential effects of globalisation on these vulnerable communities. It therefore contrasts the increasing presence of multinationals competing with small-scale livestock breeders, it examines the increasing exploitation of carpet weavers and of small farmers in remote rural areas of the country and further illustrates how development activities under the ambit of globalisation pose a direct threat to the livelihood of fisherfolk.

There is emerging consensus that the degradation of natural resources and increasing competition accompanying globalisation processes inevitably transform and even undermines basic livelihood patterns, and make the situation of rural women difficult with an increase in workload, a decrease in income and a worsened state of health. Yet to avoid presumption, it is necessary to identify specific problems confronting poor rural women so that appropriate intervention can be identified. To do so, purposive research using a comprehensive methodology was undertaken to make evident the underlying reasons for the marginalization of poor rural communities, particularly women. These research findings demonstrate how poor rural women still lack of access to capacity building, to credit and even to basic social services. Their mobility is restricted and often they must rely on family members to procure materials for production or on commissioning agents to sell their products. Subsequently an attempt is made to highlight potential opportunities through which the promotion of more even distribution of opportunities and benefits associated with globalisation can take place. SAP-PK also intended a spin off effect of the study would be to create awareness amongst the people and initiate dialogue on all these relating to globalisation and its negative impacts on gender, and subsequent sections of this report will demonstrate how this awareness raising was achieved.

I The Context

Globalisation has become the dominant form of pursuing goals of human development in our new world order. Some of the more euphoric admirers of globalisation describe it as a unique phenomenon, which has decoupled space and time and made cultural, economic and social barriers almost redundant. Others consider globalisation as primarily an economic occurrence, which implies the increasing interaction, or integration, of national economic systems through the growth in international trade, investment and capital flows. Then there are those for whom globalisation implies a much broader process of restructuring political economies and diverse cultures into a monolithic entity.

Attempts at definitions aside, there are evident traits of globalisation in the form of increasing consumerism and the growing power of capital to exert control over production processes. As capital has become more mobile, governments around the developing world are being compelled towards austerity in order to provide a low inflation investment climate to attract investors. It is increasingly difficult to use fiscal and monetary policies to combat higher unemployment or engage in public spending. Subsequently one sees reductions in taxes on capital gains and profits, a movement away from progressive taxes and a steady removal of financial regulations across much of the developing world.

The increasing flexibility of production processes has enabled multinationals to shift the most burdensome and least rewarding of these processes to developing countries. Trade has not really increased the incomes of the people in the world's 50 least developed countries - many of whom are surviving on less than \$1 a day, half the level of subsidy given to European Union cows. A pessimistic forecast predicts that the number of people in the least developed countries living in absolute poverty, or less than \$1 a day, would rise to 471 million in 2015 from the current figure of 334 million. UNDP estimates that the world's 225 billionaires have a combined wealth equal to the annual income of 47 of the poorest countries, with a combined population of 2.5 billion people.¹ IMF and World Bank studies provide other statistics linking liberalisation with increasing global growth. It is differing value judgments in measuring inequality underlying the conflicting factual claims about how much poor people have shared in the economic gains from globalisation. Opponents in the debate differ in the extent to which they care about relative inequality versus absolute inequality, vertical inequalities versus horizontal inequalities. The two sides in this debate do not share similar values about what constitutes a just distribution of gains from globalisation.

¹ Human Development Report, UNDP, 2004

The economic legacies of two decades of market-driven adjustment packages are a weak investment climate, premature de-industrialisation and erratic growth, in many cases at or below population growth. Many developing countries have experienced slippages in their human development indicators in their efforts to embrace globalisation. Poor economics has had its most damaging impact on Africa, which has experienced a drop in the share of world exports from 6% in 1980 to 2% in 2002.² But far from resisting globalisation, Africa has posted the highest trade to GDP ratio of any region outside East Asia. The problem here is that Africa's growth depends on one or two primary commodities whose prices have seen a persistent decline. There are lessons to be learnt here for several other developing countries. Many developing countries have export sectors dominated by enclaves of low-cost textile manufacturing or oil production. Much of the money made in this way goes to the international firms concerned or a few local bosses, rather than to the local economy. Government spending on economic development often goes into expanding such export opportunities rather than local infrastructure projects that benefit domestic economies directly.

A region like South Asia, which is already home to a quarter of the world's poor population, can certainly not afford to let globalisation further compound the inequalities already existing here. Moreover, it is said that poverty today has a woman's face. Of the 1.3 billion people living in poverty, 70 percent are women. Women produce a staggering 60% of all food, run 70% of small-scale businesses and make up a third of the official labour force – in addition to caring for families and homes.³ We are witnessing today that poverty is more deep-rooted for women. Exclusion are actively produced and reproduced by specific processes of production and market engagement make it an imperative for us all to address the processes of impoverishment in general and, feminized impoverishment, in particular. Feminization of poverty is a dynamic process of social exclusion and marginalization that operates differentially among women and men, involving discrimination, denial, and violation of human rights leading to deprivation and vulnerability to risks and difficulties for women.

For many poor women, globalization has intensified existing inequalities and insecurities, often translating into loss of livelihoods, labour rights and such social benefits as the right to organize. The liberalisation of the agriculture sector is also affected women in a variety of ways, from losing access to local markets for their products to dislocation from traditional forms of livelihood, outward migration and re-settlement. Yet the continuing legacies of adverse intra-household gender relations inhibit women from playing their rightful role and contributing more effectively to the economy, as well as in getting their due share of the economic benefits in most countries of the world. According to

² Statistics from official UNCTAD website

³ Human Development Report 2004 & EIROP

estimates of the UNDP's Human Development Reports, the weighted average of women's economic activity rate and earned income share of South Asia is 52 and 32 respectively vis-à-vis 66 and 48 for the developing countries. By and large, women 'continue' to bear the triple burden and are largely unacknowledged for their reproductive work.

Rural women's lack of rights over land and independent access to credit as well as their lack of decision-making hampers their productive activities. Gender gaps in access to education, training, technology, and financing have meant that the majority of women have invariably remained positioned in the non-monetized sector of the economy. They remain at the lower end of the skill and knowledge base, while at the same time shouldering an excessive work burden, increasing care responsibility and no social protection. They face labour markets that are gender segregated and business environments that are gender biased, often working in exploitative conditions. While being invisible, underpaid, unorganized workers they have limited or no entitlements in terms of access and control over income and resources.⁴

In such challenging circumstances, reduction of gender inequalities requires that women have access to increased decision-making power over both household finances as well as over national economies and that they are simultaneously capacitated enough to meet the added challenge of surviving in an increasingly competitive environment being ushered in through the process of globalisation.

II Rationale for Study

There is considerable consensus across the world that globalisation is systematically reducing women's participation in economic activities as well as their control over resources and decision making at the community and family level. This trend is said to have particularly grave consequences in Pakistan, a country that already has some of the lowest achievement on indicators of gender development in the region. Women's access to education and health facilities is extremely limited; their economic activities are given inadequate recognition and are not reflected in the mainstream of national economy. A 30 percent gap between female and male literacy has not decreased since 1970.⁵

Rural women in Pakistan particularly face the looming threat of eroding livelihoods, increased migration, scarcity of food and water. Yet, these women are not passive or inactive despite the adversities faced by them. In fact women in the country have always been integral to the major sectors of production and economic activity in Pakistan. Their contribution in agriculture, animal husbandry

⁴ Third Summit of the First Ladies of Regional Steering Committee for the advancement of Rural and Island Women of Asia and Pacific, UNICEF, 2003

⁵ Human Development in South Asia, 'The Gender Question', MHHDC, 20001

and handicrafts production is particularly significant. Moreover, women are the caregivers in these societies and therefore a disproportionate burden of maintaining health and well being of families rests upon their shoulders. Despite the inaccuracy of statistics, there is ample research to support the claim that rural women contribute significantly to household income through farm and non-farm activities, particularly through cottage industry. Cottage industry is one of the major areas of involvement of rural Pakistani women. Weaving cloth and rugs, and sewing constitute important components of rural women's non-routine tasks. Women also generate cash income through the sale of livestock products. Women have active, intensive involvement in forest product harvesting.⁶

Rural women's overall involvement in productive activities has a direct bearing on household food security. They dominate food processing thereby contributing to diversity in diet, supplying important vitamins and minerals and reducing food losses. Women prepare food for their households and thus are responsible for ensuring nutrition and healthy lives in the family. Women as wage earners provide cash income to purchase food for the families. In the poorest families women's earnings are critical to the subsistence of the households and considerable number of workingwomen are the principal income earners in low-income families.⁷ Women's work is getting harder and more time-consuming due to ecological degradation and economic crisis being compounded by the unchecked destabilizing effects of globalisation. Especially in rural areas, women disproportionately share the burden of poverty, which has a twofold impact. On one hand, the women's workload for family survival increases and on the other, their share in food and nutrition intake decreases, threatening not only their own well-being but also that of their children.⁸

One of the biggest challenges of tracing and fully understanding the ways in which globalisation affects women is the absence of sex-disaggregated indicators and data in key sectors such as agricultural production and employment, services, and the informal sector. While independent researchers and institutions such as UNIFEM are gathering information and showing how women are affected by current economic trends, many of the indicators and methods used to monitor these trends are in and of themselves not gender sensitive. The above gaps in information also have serious consequences for the development of women-friendly national and global economic and social policies, and in transforming the forces of economic globalisation to be beneficial rather than hostile to women. While there is plenty of 'evidence' that liberalisation, privatisation and deregulation have disproportionately affected women negatively (particularly in lower income groups), this evidence is not accepted as valid by policy makers

⁶ Women's Contribution in the Economy, Pakistan Institute of Development Economics, 2001

⁷ Problems of Working Women in the Rural Informal Sector of Punjab (Pakistan), in The Lahore Journal of Economics Vol. 4 No. 2 July - Dec 1999

⁸ Women in Pakistan: A Country Profile, ESCAP, 1997

since it does not fit into their accepted frameworks and analytical practices. The full measure of impacts of economic globalisation on women, and the development of progressive policy measures to counter these measures will not receive the attention it deserves until this dominant knowledge base is challenged and reconstructed.

Given this scenario, SAP-PK initiated the process of research to analyse the economic and social fallout of globalisation on the changing gender relations amongst rural communities. This research study gives special emphasis to the depressed groups such as poor agricultural farmers and other lower occupational groups occupied in the so-called cottage industry. While the research process was basically impelled by the need to highlight self-identified reasons underlying and perpetuating the marginalisation of rural women, it goes further to make suggestions for the promotion of more even distribution of opportunities and benefits associated with globalisation. The prescriptive component of this report is however grounded on the findings that emerged from the perception study of a purposive sample of respondents. The study also intended to create awareness amongst the people and initiate dialogue on all these relating to globalisation and its negative impacts on gender (and subsequent sections of the report will describe how these goals were achieved).

III Study Details

The perception study was initiated by SAP-PK with collaboration of the Centre for Policy and Development Alternatives. It was decided to use a three-pronged strategy to carry out the primary research, using both qualitative and quantitative techniques. Interviews were conducted and the quantifiable issues being addressed in these were probed in greater detail using focus group discussions and the real life circumstances illustrated through case studies.

CPDA agreed to provide technical and consultancy assistance for the whole research process. Interaction between SAP-PK and CPDA resulted in research design. The survey was stratified so that the respondents were bifurcated into two age groups, i.e. those between 15-35 years and others in the 45-55 year age bracket. These age groups were consciously chosen to obtain perspectives of two distinct populations of respondents, those who remembered a time before structural adjustment (implying increasing liberalisation of the economy) was imposed in the country and those who knew of no other time but that of the prevailing economic regime. Moreover, 10 males and 40 females were interviewed for each of the selected districts, to give an emphasis to the views of women while simultaneously having a basis for contrasting views on the basis of gender.

The survey was conducted in eight districts across the country. The targeted areas were: Sialkot and Lodhran in the Punjab; Hyderabad and Tharparkar in Sindh; Gwader and Turbat in Balouchistan; and Swabi and Dir in NWFP. All these districts were selected due to their particular socio-economic profiles and major work related trends in the area, which are predicted to be significantly impacted by the ongoing globalisation process. Sialkot and Lodhran were selected to study major trends in agriculture, Hyderabad and Tharparkar for women involved in the cottage industry, specifically embroidery and carpet weaving. The study chose to focus on Gwadar, which is under the direct influence of multinationals and where the construction of a seaport is creating a serious threat to the livelihoods of fisherfolk communities. The study looked at Turbat because a majority of people there are herders and keep livestock to earn their living. Timber and tobacco have a significant role in the earning patterns of people from Swabi and Dir.

Both CPDA and SAP were keen to involve local stakeholders in the research process who have greater rapport with effected communities, which is useful while conducting primary research. SAP-PK was also keen to involve field workers/social organisers and its partner NGOs/CBOs in the research process. Subsequently two orientation workshops were held to familiarise the participants of the research from all identified districts (with the exception of Gwader, where CPDA went to undertake the orientation), with salient issues in globalisation and its major impacts vis-à-vis the Agreement on Agriculture and the TRIPS and TRIM. Then they were introduced to the objectives of the research and the methodology to be used for undertaking the research.

The initial questionnaire was deemed too lengthy after a pre-test and thus modified. The pilot test was conducted by CPDA facilitated by DAMAN (SAP-PK's frequent partner in various development projects), which is carrying out micro-credit activities in the area of Dera Saigol in Sheikupura district. The FGD was also put to the test with the help of Labour Party representatives.

Thereafter the MIS department at SAP-PK identified a random stratified sample from the selected locations for the interviews. It also devised the interview schedule and undertook the data entry and analysis of emerging results. CPDA had hired consultants to monitor the research. These consultants also maintained field notes and screened the questionnaire and guide local surveyors in conducting the research. The consultant also monitored the FGDs and provided a comprehensive reports on the process and helped the moderator transcribe the process. There were supposed to be two case studies in each location, which were subsequently increased to three. Maintaining field notes has particularly facilitated the process of documentation and getting insight into obstacles faced and how to best draw lessons in countering these obstacles for future purposes.

IV Obstacles and the Lessons Learnt

Given the broad scope of the study and the various stakeholders to be involved in it, coordination proved to be a big issue. In Dir, for example, three interviewing teams were trained for the study, the first two proved incompetent in gathering reliable data and SAP-PK was completed to accept their findings as being creditable. The partnering NGO (SWYO) persevered in identifying a third team of enumerators to undertake the survey. This resulted in lost time and energy and, SAP-PK while appreciative of SWYO's perseverance, it has realised that a more explicit criteria and selection process must be adhered to particularly when relying on outsourced enumerators to avoid the delays and wasted effort incurred by team replacement. There were several incomplete interviews that had to be sent back for verification due to the carelessness of these field researchers. The Gender Desk at SAP-PK has been notified that it should develop more stringent criteria for the pre-selection of enumerators.

The transcription of interviews also problematic due to which one FGD held in Turbat was not translated until compilation of this report, since CPDA has been unable to find a Baluchi transcribers based in Lahore. Next time, translations must be undertaken from provincial languages into Urdu before being sent for onward documentation. Logistical issues invariably posed a challenge given the number of partners with which coordination was required. The timely disbursal of funds also caused some delays in the field.

Line departments were often not willing to participate and few relevant departments sent their officials despite being advised in advance. Given the hierarchical nature of government departments, it would be good seek approval of such a study and the higher levels within provincial or district governments to ensure compliance of local government responsiveness at a lower level.

At a broader level, there were also threats from religious clerics and hardliners and several NGOs were asked to leave Temargarah for example. In Gwadar there was a lot of tension resulting from the killing of the Chinese engineers. Yet these are circumstances that lie beyond the control of social sector organisations and at best one can just push ahead despite the adversity, in the hope that our efforts will eventually help lessen these very tensions and ruptures that are corroding the socio-economic fabric of our country.

V Activities and Findings of the Study

The following section begins by presenting a detailed analysis of quantitative findings of the study, based on interviews conducted in the field. Thereafter, it describes activities of the Public Forums that were organised under the ambit of this study to enable widespread discussion on the topic of globalisation and its

perceivable impacts. Subsequently, salient issues emerging out of focus group discussions and case studies are focused upon.

i Quantitative Information

The survey was conducted in eight districts (two districts in each province) and had a total number of 800 respondents. It was found that most respondents were married in the older age group (45-55 years), as were more females in the former age group (15-35) which is not surprising given the trend of early marriages, particularly of females in rural areas. What was more surprising was the fact that 22 people claimed to be divorced from amongst the survey population;⁹ there were 12 reported divorces in Gwadar alone.¹⁰

The interviews clearly reflected the gender disparity in terms of literacy. Out of a total of 80 female respondents in each province, 77 women were illiterate in Gwadar, 69 women were illiterate in Turbat, 70 women were illiterate in Swabi, 72 women were illiterate in Dir, 69 women were illiterate in Lodhran, 61 women were illiterate in Sialkot, 48 women were illiterate in Hyderabad and 71 women were illiterate in Tharparkar.¹¹ This lack of literacy has serious implication on the ability of rural women to understand and cope with the implications of globalisation on the daily lives and livelihoods. The reasons cited for this glaring disparity revealed that in comparison to men, a majority of women in all districts experienced greater financial constraints, hindrance due to norms and customs, lack of educational institutions (particularly so in Turbat, Gwadar and Dir) and a general lack of interest.¹² In terms of employment, females in Gwadar were mostly engaged in net weaving, while the men were mostly fishermen; in Turbat both men and women gave preference to care of livestock; In Swabi, while the men were focusing on agriculture alone a majority of women played dual roles by taking on both agriculture and housework, in Dir both men and women were woodcutters, in Lodhran while most men opted for agriculture alone, women were seen to be undertaking dual professions by switching between labor and agriculture. In Sialkot, both men and women focused on agriculture and in Hyderabad, men pursued different professions, while women focused on embroidery. In Tharparkar all respondent were engaged in carpet weaving.¹³ It was curious that it was women who took on dual professions instead of men, whereas in Swabi women had the usual added burden of housework besides agriculture, in Lodhran, they curiously worked as labourers in addition to undertaking agriculture, while men stuck to agriculture alone.

⁹ See Table 1 'Description of Survey Population' in Annexure 1

¹⁰ See Table 2 'Marital status of survey respondents', in Annexure 1.

¹¹ See Table 3 'Educational status of survey respondents', in Annexure 1.

¹² See Table 4 'Reasons for illiteracy', in Annexure 1.

¹³ See Table 5 'Profession of respondents', in Annexure 1.

The survey revealed the most amount of migration takes place due to marriage (particularly amongst females) or else in search of employment.¹⁴ While ascertaining if employment patterns were changing, it was noticed that women were more inclined to have changed their occupation over time than men, in Gwadar (where the presence of multinationals is most prominent at present) showed that 32 women and 3 men had to change their occupation.¹⁵ These statistics support the claim that globalisation has a visible impact on the livelihoods of women. Furthermore, most women indicated that they had changed their occupations due to the lack of an adequate income;¹⁶ a finding that favours the argument that globalisation does adversely affect the livelihoods of rural women engaged in small-scale activities. When asked about the reasons for choice of occupations, most respondents cited negative reasons such as lack of opportunities/resources or dire financial conditions, rather than due to a skill or because of access to credit facilities (except to a modest degree in the province of Sindh). At best, respondents were found to have stuck to their family professions.¹⁷

When asked, who decides where their money was to be spent, a significant number of women, more so in the younger age bracket of 15 to 35 years indicated in all 8 districts indicated that they did not have control over how their income was to be spent or invested.¹⁸ Subsequently many of these respondents explained that the household expenditure did not allow them to have a say on how to spend their incomes, but many of them had also relinquished control over their incomes to avoid conflict.¹⁹ Those who did have a say over how to spend the income, men and women included, did not spend money on personal needs since the purchase of household items or education and health costs were mostly areas which absorbed their incomes.²⁰ While these responses did not negate, nor evidently reinforce, the claims made by several other studies that men spend their income on themselves or on consumer items compared to women who spend more on family well-being, particularly children.²¹ Perhaps the reason for this lack of divergence was due to the poverty level of respondents, who can barely afford to make ends meet and spending on personal items is a luxury that even the men cannot afford.

Survey findings revealed that a much greater proportion of women than men in all districts were found to be putting in an additional 4 to 6 hours on average on

¹⁴ See Table 6 'Reasons for migrating', in Annexure 1.

¹⁵ See Table 7 'Change of occupation over time', in Annexure 1.

¹⁶ See Table 8 'Reasons for changing occupation', in Annexure 1.

¹⁷ See Table 9 'Reasons for choice of occupation', in Annexure 1.

¹⁸ See Table 10 'Control over incomes', in Annexure 1.

¹⁹ See Table 11 'Reasons for lack of control over incomes', in Annexure 1.

²⁰ See Table 12 'Sources of spending income', in Annexure 1.

²¹ Third Summit of the First Ladies of Regional Steering Committee for the advancement of Rural and Island Women of Asia and Pacific, UNICEF, 2003

household chores,²² mostly with help of their children.²³ This trend reaffirmed the findings of other surveys revealing that a woman works 12 to 15 hours a day on various economic activities and household chores.²⁴

Most people relied on family or neighbours for information, particularly in Balouchistan, since other sources like newspapers, radio and TV were also indicated more frequently in the other three provinces.²⁵ This lack of access to information makes it particularly challenging to inform marginalized communities about inevitable implications of globalisation.

Many respondents were found not to use tools/machinery in their work and when asked a sizeable proportion of them admitted that it was their own ignorance or because of inflation,²⁶ which left them with little purchasing power to invest in machinery or tools. Those who did mostly had to maintain these tools/machinery themselves.²⁷ Livestock ownership was primarily for commercial, purposes including use of milk rather than as meat or for ploughing fields, except in Punjab and then Baluchistan.²⁸ A majority of respondents had not taken out a loan for the expansion of their work, which is indicative of the lack of their access to credit facilities.²⁹

A majority of women and even most men had not travelled outside their village to sell their products.³⁰ Research indicates that women with greater freedom to go outside home alone are also more likely to participate in domestic decisions, and the linkage is stronger for rural than for urban women.³¹ In a majority of cases, the respondents themselves or their husbands or parents decided to sell their products,³² which were sold in a significant number of cases to shopkeepers or through commissioning agents.³³ The latter also played a sizeable role in setting the price of products.³⁴ A majority of respondents were unable to save anything from their monthly incomes, while women were generally more prone to savings, in Gwadar it was the reverse since out of the 10 respondents who indicated that they were able to save, 7 were men.³⁵ Yet, a sizeable greater

²² See Table 13 'Time spent on domestic work', in Annexure 1.

²³ See Table 14 'Helps with the housework', in Annexure 1.

²⁴ Women in Pakistan: A country profile. ESCAP, 1997

²⁵ See Table 15 'What are your sources of information', in Annexure 1.

²⁶ See Table 16 'Reason for not using tools/machinery in your work', in Annexure 1.

²⁷ See Table 17 'Maintenance of tools/machinery', in Annexure 1.

²⁸ See Table 18 'Usage for livestock', in Annexure 1.

²⁹ See Table 19 'Access to credit', in Annexure 1.

³⁰ See Table 20 'Travel outside to sell products', in Annexure 1.

³¹ Women's Role in Domestic Decision-making in Pakistan: Implications for Reproductive Behaviour Naushin Mahmood, Pakistan Development Review (Volume 41, Number 3, 2002)

³² See Table 21 'Decision to sell products', in Annexure 1.

³³ See Table 22 'Selling point for products', in Annexure 1.

³⁴ See Table 23 'Determining the price of products', in Annexure 1.

³⁵ See Table 24 'Savings from income', in Annexure 1.

number of women than men indicated that they took out money from their household expenditures,³⁶ which in most cases did not exceed Rs. 500.³⁷

A majority of women, particularly in the age bracket of 15-35 years were not allowed to go outside their village³⁸, those who were seemed inclined to be permitted at different times, in Punjab it was more frequently in the mornings, in the NWFP in the afternoons, and the evenings in Balouchistan and NWFP.³⁹ The prominent reasons for women going outside the house (in both age groups) included social calls, marriages or funerals, and less frequently for shopping purposes.⁴⁰

A majority of women in the older age bracket of 45-55 years had been suffering from health disorders within the last month. Their proportion was significantly higher than men in the same age bracket,⁴¹ and they most commonly complained of fever, headaches and blood pressure.⁴² A majority of these women, in contrast to the men, did not obtain medical attention for their health problems.⁴³ Those who do seek medical attention in both age groups in all the provinces seem to prefer going to government hospitals.⁴⁴ Those who did not seek medical attention primarily cited financial constraints rather than lack of facilities or transportation.⁴⁵

When asked who decided about your spouse at the time of marriage, in a majority of cases respondents cited that their parents were responsible for this decision.⁴⁶ Whereas, the decision regarding pregnancy was that of their spouse according to most females, although in Turbat, Swabi, Lodhran and Hyderabad many respondents indicated this to be a decision reached by mutual consent.⁴⁷ In case of conflicts, a majority of women sought help from family elders, whereas proportionately more men indicated that they turn to the help of neighbours as well.⁴⁸

Survey findings revealed that women were seen to be more politically active in Balouchistan and Punjab than in NWFP or Sindh,⁴⁹ albeit a majority of them were

³⁶ See Table 25 'Taking money from household expenditures', in Annexure 1.

³⁷ See Table 26 'Amount taken from household expenditures', in Annexure 1.

³⁸ See Table 27 'Travel outside the village', in Annexure 1.

³⁹ See Table 28 'Time when travel is possible', in Annexure 1.

⁴⁰ See Table 29 'Reasons for going outside the home', in Annexure 1.

⁴¹ See Table 30 'Health disorders', in Annexure 1.

⁴² See Table 31 'Type of illness', in Annexure 1.

⁴³ See Table 32 'Access to medical treatment', in Annexure 1.

⁴⁴ See Table 33 'Where medical treatment is sought', in Annexure 1.

⁴⁵ See Table 34 'Reasons for lack of medical attention', in Annexure 1.

⁴⁶ See Table 35 'Decision concerning marriage', in Annexure 1.

⁴⁷ See Table 36 'Decision concerning birth spacing', in Annexure 1.

⁴⁸ See Table 37 'Source of conflict resolution', in Annexure 1.

⁴⁹ See Table 38 'Involvement in political activities', in Annexure 1.

so involved for voting purposes⁵⁰. Women in general and rural women in particular have been excluded from governance despite their enormous social and economic contribution to the productive and reproductive spheres of their societies.⁵¹ With the exception of Turbat and to a lesser extent Tharparkar, women were not seen to be active in social organisations.⁵² The reason cited for this lack of social activism was lack of interest or that of permission.⁵³ A majority of both men and women in all survey locations cast their votes in accordance with choice of family elders or their *baradari*,⁵⁴ many of them subsequently also indicated a sense of pressure to vote in accordance to *baradari* decision.⁵⁵

ii Salient Issues Emerging from Public Forums

Public Forums were held to provide a common platform to a broad range of civil society representatives across the country to express their views concerning the impact of globalization and liberalization, particularly on rural and peasant women. These forums were organized in Golarchi and Jokhio in Sindh, Haripur, Charsadda, Kohat and Peshawar in NWFP, in Mardan, Kalat and Khuzdar in Baluchistan and in Lahore, Sialkot, Multan, Bahawalnagar and Rahim Yar Khan.

Hundreds of people thus came together to hear views of prominent speakers concerning potential impacts of globalization and to in turn discuss its implications amongst themselves. In addition to participation of the general public, a specific effort was made to invite representatives from bar associations, labour unions, line departments, academic institutions and community-based organizations. Media was also sought as a means to garner further public attention to the issues emerging from the forums.

The forums were arranged around specific themes including effects of globalization in the third world, effects of globalization on women, vulnerable groups, agriculture and natural resources, and the World Social and Pakistan Social forums as a response to the challenge of globalization. Several other relevant issues were highlighted and debated in these forums. The government's particular role in the process of development was discussed, as was that of multilateral agencies like the World Bank and IMF. The use of structural reforms to induce liberalization in Pakistan, alongside the potential consequences of the increasing sway of the WTO regime in the country, was examined. Many of the participants warned against the dangers of the international trade regime being imposed in Pakistan, particularly for vulnerable groups, including rural women

⁵⁰ See Table 39 'Type of political involvement', in Annexure 1.

⁵¹ Rural Women in Governance: Making a Difference, Dr. Farzana Bari, 2003

⁵² See Table 40 'Membership in social organisation', in Annexure 1.

⁵³ See Table 41 'Reason for lack of social activism', in Annexure 1.

⁵⁴ See Table 42 'Deciding factor while voting', in Annexure 1.

⁵⁵ See Table 43 'Reason for voting decision', in Annexure 1.

are prominent. The implications of water privatization in Mir Pur Khaas in District Kamaliya and the resulting problems in terms of access was a particularly concrete example illustrating the tangible effects that reforms resulting from liberalization can bring. Various forum speakers reinforced the need for education and participatory development to remove injustices of inequality and inequity within Pakistan and in the international sphere.

Speakers at the forums shared their own experiences of working on relevant issues. One of the forum speakers spoke of his impressions of the Globalization Conference held in Korea. Other speakers mentioned the international effort to combat the ill effects of globalisation via the World Social Forum. The need for regional cooperation under the ambit of the South Asia Free Trade Agreement also came under discussion. Several political, technological, cultural and economic elements of globalization were elaborated upon by individual speakers and the historical genesis of the current globalization regime was also raised amongst the diverse audiences present at the forum in the effort to create more wide spread awareness. Specific policy frameworks through which international trade arrangements are to be negotiated, such as TRIPS and TRIM, were frequently referred to during these forums and the issue of agricultural subsidies was also a recurring issue of concern. A particularly illustrative example provided in this regard was that of the patenting of Basmati Rice as 'Qasmati Rice', which will deny exporters of Basmati rice growers' access to lucrative markets under TRIPS regulations.

There is a widespread perception that globalization has increased the gap between policy maker and citizens of Pakistan. The forum thus provided a good opportunity for direct interaction between line departments and prominent civil society representatives, giving them all an opportunity to become more informed by listening to a diversity of perspectives. While globalization enthusiasts had a tough time giving reasons for their enthusiasm, anti-globalization sentiments were also kept in check by the more pragmatic approach in view of the increasing reality of global integration. Outright rejection WTO was thus cautioned against since it would deny Pakistani markets access to lucrative markets in the industrialized world while our neighboring countries would benefit from its advantages, ultimately such isolation would make it impossible for Pakistan to realize its development goals as well Pakistan. The consensus seemed to shift towards the need for negotiation and developing feasible alternatives to the onslaught of imposed processes of liberalization and globalization. The role of the NGO sector and the media as the alternate means to negotiate and counter the impacts of globalization and to identify alternatives was widely supported.

The forum had some interesting spin-off effects. They catalyzed creation of other networks like the Human Rights Forum, which plans to hold monthly

seminars on globalisations' impact in and around Haripur. Parallel to the public forum in Multan, the Women Right Association organized a student forum for women hostel students belonging to rural areas in collaboration with the Institute of Management Science and the Sociology Department of Bhaauddin Zakria University. This event was attended by 500 students and dubbed the Women's Social Forum. Subsequently several students expressed their interest in undertaking research on various aspects of globalization to fulfil their academic requirements.

The participants were very happy and shown their keen interest in participating in the forthcoming World Social Forum to be held in Mumbai. Numerous participants of the public forums termed them a 'great success story' and reaffirmed their commitment to the belief articulated in the World Social Forum in Mumbai that 'Another World is Possible'.⁵⁶

iii Salient Issues Emerging From Focus Group Discussions⁵⁷

While a total of 12 FGDs were planned, two of them were not held and the translation of another has not yet become available, as is mentioned already in the above section on obstacles. In each of the remaining 9 districts, an effort was made to conduct FDGS for line departments and for men and women, which in certain areas the FGDs were held as mixed gender groups.

Many participants, particularly women, reiterated that they lack access to markets. Those in remote villages expressed their hardship in transporting livestock from their villages to the market, which compels them to mostly sell their livestock to other local people or the local butcher. While the fares to transport the livestock to the market were considered much too high, there were some who had gone directly to the market but were also not satisfied since their auctioned was being auctioned there. Given the increasing competition, prices being fetched for their livestock were much too low. Others who had tried to sell their livestock at the market added that even the buyers there realise that herders and local breeders cannot afford to stick around the marketplace for more than a day with their livestock. Sensing this desperation, even buyers in the marketplace pay lower prices to those who cannot afford to wait.

Participants also expressed their fear of big investors, whom they considered to have all the required facilities to maintain impressive levels of production and ensure quality of products at low prices. They also maintained that in comparison to the big investors, local livestock owners do not much influence in the market. Yet not all perceptions about increasing investment being ushered in by the globalisation process were as astute. There were several fantastical rumours

⁵⁶ For the list of Public Forum speakers, refer to annexure 2

⁵⁷ For detailed documentation of FGDs, refer to annexure 3

vocalised during the FGDs, for example, there was talk of how a law is going to be passed according to which no one besides the United States would be able to keep livestock. There were also evident misperceptions concerning genetic engineering and cloning revealed in the FGDs.

While some people have developed direct links with shopkeepers, most of them have to go through commissioning agents and have no direct contact with the marketplace. The compulsion to use commission agents also came under discussion when participants were asked why they couldn't sell their products for a higher price themselves. Many participants maintained that the commissioning agents knew about their circumstances and exploited their specialisation to prosper from it. Respondents maintained that women were particularly unable to access the market directly and that most poor people had limited knowledge about the marketplace, which allowed their agents to keep decreasing the price of their products using one excuse or another. Commissioning agents involved in selling carpets and embroidery routinely cite the increasing competition from machine made goods, which is supposed to be decreasing the value of local handicrafts (rather than appreciating it). Many respondents did express that they did not want to rely on commissioning agents, nor did they trust them, yet they had no choice given their lack of mobility and alternative means to market their products.

Participants expressed their confusion about the inaccessibility of line departments and their irresponsiveness. While this is an oft-repeated grievance, there were also some rebuttals to this complaint, for example an EDO categorically responded by saying that government officials can only do so much to reach out to people and that it is also the people's responsibility to come seek their help. Line department officials in NWFP and Punjab generally emphasised the need to facilitate agricultural producers, including those growing fruit and vegetables, so that the middleman is no longer eating away all the profit. Line department representatives in Sindh and Baluchistan further said they are trying to remove the middleman from cottage industry where a majority of poor rural women are employed, so that these women could directly sell produce to the consumers.

However, most participants in the FGDs claimed to be doing their work without much support from non-government or government organisations. Participants in Tharparkar specifically mentioned that there was no specific department dealing uniformly with the carpet industry. Anyone could sell carpets according to their own prices and moreover pay the weavers however much or little they wanted. The weavers mostly did not even know how much their products as being sold for, let alone have a say in its market price. Participants also mentioned that the government should realise that the agricultural sector is badly affected by the lack of rains and many more people have turned to carpet weaving to earn a

living or taken up embroidery and try to support them. They also specified that the departments of Culture and Tourism, Social Welfare and the Export Promotion Bureau should try and develop stronger linkages with artisans.

Several of the line department officials present at the FGDs did concur that local people were indeed very skilled and hard working but they are not being remunerated accordingly and the government would do well by investing more resources in handicraft promotion, which could help raise incomes and curb unemployment. Some local NGOs and their donors were reportedly supporting local artisans (for e.g. the Trust for Rural Development's project dealing with child labour in the carpet manufacturing industry), but the need for skill enhancement and marketing was not considered as being sufficiently addressed. Many FGD participants in all the selected districts felt that the move towards globalisation would make matters worse for them.

Most FGDs ended on an optimistic note, with a consensus that all relevant stakeholders, including the poor agricultural and cottage industry workers as well as line departments and the NGOs need to avail opportunities emerging from globalisation processes, for which greater access to information and skill enhancement were vital. Concerning women in particular, there was a prevailing realisation that education and mobility were fundamental rights, without which their very survival would be at stake in the fast changing milieu.

iv Salient Issues Emerging From Case Studies⁵⁸

To supplement findings of the research, twelve case studies were conducted to provide illustrative information concerning the real life circumstances of people, particularly women, who will undoubtedly be adversely affected and in fact are already being so affected by the impact of globalisation.

Case studies reinforced the consensus emerging from the FGD's, whereby individual women reaffirmed their belief that it was high time that they should be allowed out of house in order to improve their lives, and that preferably this should occur due to exercise of free will rather than the compulsion to survive. Yet the justification for optimism is scant since most of the female respondents did not seem to have property rights, and therefore could not buy or sell any legal property without the permission of the household male. Also a majority of respondents claimed that they themselves, or their children (in case they were already married), had to let the elders decide whom to marry.

Yet the case studies revealed the dexterity of women in rural areas. Despite restricted mobility, women in Dir frequented the surrounding wooded areas to

⁵⁸ For detailed documentation of Case Studies, refer to annexure 4

either collect wood to use as firewood or for being sold as fuel, or else women use these wooded areas for grazing livestock or to bring back fodder from their livestock. Women in Baluchistan used their livestock, not yet sold, for obtaining milk and other milk products (*geshi ghee*, curd, and cheese) and even utilised their skins in case the animal died, some women even provided their animals to other villagers for breeding purposes. Younger respondents were seen to contribute towards meeting the household expenditure and also saving for their wedding dowries.

Individual discussions with respondents to prepare case studies revealed that those engaged in embroidery work considered it less profitable with the passage of time. Older women are slower and make even less money than their younger counterparts. Similar circumstances were reported by those engaged in carpet weaving. Some respondents had even confronted commissioning agents to demand an increase in their remuneration but were given the excuse that purchasers prefer machine work, which is much cheaper and easily available. Homebound women embroiderers in rural Pakistan, confined by culture to their homes, thus cannot easily connect with the industry or keep up with styles that command a good price. Yet there is a growing middle class of Pakistani women in urban centers who seek out quality hand-embroidered garments in contemporary styles, and are willing to pay a premium for them. But only those fortunate enough to have direct access to boutiques were seen to be getting the rewards of this increasing demand. Also those with access to a sales outlet (like the respondent who owned a embroidery shop owner in Hyderabad City) seem less bothered by exploitation at least.

In Tharparkar, carpet weaving was seen to be a common occupation providing a source of income to several poor people, including young girls. Yet the case studies revealed the dire conditions afflicting those who weave. One of the respondents had actually begin to weave in order to help pay the loan back a loan their family had gotten from a commissioning agent, to pay for her now deceased brother's illness. Weavers were seen to be spending long hours on the weaving *khadi*, had reddened eyes due to the irritation caused by using woollen threads and visible cuts due to use of weaving tools. All carpet weavers reported to use only uses local remedies to stop their bleeding, for they could never afford to go to a doctor for such a minor issue. An older male respondent, who was also a weaver, commented that the free market and globalization would affect labours like him the most, since middlemen would squeeze out their own profits by paying weavers less and less.

The prevailing hindrance to move about freely was cited as the primary reason for depending on commissioning agents. While some of the older women negotiated rates with middlemen directly, most of the younger women left the negotiations to male members of their family.

Conversely, the case study of a commissioning agent in Pasni district in Balouchistan revealed the circumstances and compulsions of a seeming 'exploiter'. There was not much evidence of prosperity resulting from the supposed exploitation of small time producers, at least in the case of this specific respondent who bought fish directly from fisherman and was sending it either to a surrounding fish factory or to Karachi. He claimed that there was little profit to be made since the factory owners exploit the agents knowing that they don't have refrigerators and thus need to sell their product quickly even at a low price. The commissioning agent felt that if globalisation was to become a reality, people like him should see its benefits as well. In his case, the benefit would imply being granted an export licences. He claimed that he could look pay the local fishermen and also get more profit if he was able to export fish (the respondent had been trying to get a licence but had been unable to do so as yet, and complained about the lack of information and guidance from concerned government offices).

Most respondents individually concurred to a lack of information about new products or new breeds coming into the market. Most of them seemed ill equipped to deal with increasing competition being ushered in by globalisation. Few had access to credit facilities, even the micro-credit schemes, and often borrowed money from neighbours or relatives for personal expenditures like the marriage of sons and daughters. Only one respondent mentioned that her family, which had borrowed money from a contractor to pay for their mother's illness, had gotten a supporting loan from an NGO.

The shortage of water was reported in most cases from Baluchistan and Sindh, a dearth of educational facilities was common and even Lady Health Workers rarely visit areas to which the case study respondents belonged (with the reported exception in Halla, Hyderabad, which seemed to be frequently visited by the designated LHV). Respondents who were livestock breeders specifically wanted the government to provide vaccines, maintain information resource centers and provide facilities for breeding their livestock. They claimed that even minute medical problems become a cause of death for their animals due to lack of required medical attention.

VI The Way Forward

The stakes for rural women are getting higher in the era of globalisation. While they increasing face the danger of losing ownership and control over their resources of income through the increasing competition being ushered in by trade liberalisation, it is not necessary that they will gain access to new resources. It is thus vital for all stakeholders, including rural women, to take a more proactive stance to meet the inevitable challenges of globalisation. And it is

also imperative to identify considered means by which to safeguard the interests of this already marginalized segment of the population.

SAP-PK proposes to identify some areas which deserve particular attention in retrospect of the SAP-PK and CPDA study. Foremost in this regard is the need for **involving rural women in social and governance processes**. The current research shows the low levels of social and political involvement of rural women, which is imperative given that they do represent a sizeable proportion of the country and have more opportunities for their voice to be heard in the devolutionary framework.

Yet, marginalized women can assert their rights only to a limit. It is also simultaneously necessary for civil society organisations to **advocate policy shifts to encourage and provide credit facilities to rural agro-based and small-scale industries** (carpet weaving and embroidery), which have employment-generating potential for the vast majority of rural women.

Line departments must also recognize rural women's pivotal contribution to the rural economy and include them in farming systems improvement programmes. It is necessary to launch a massive **basic and functional literacy programmes** for women so that they are able to understand the implications of globalisation on their own lives and are able to better deal with the fast changing circumstances. It is simultaneously necessary to decrease the socio-cultural constraints to women's access to education, training and mobility by concerted advocacy emphasising the fact that placing unnecessary restrictions on women is in fact a threat to the very survival of the poor.

Moreover, it is vital to **improve the skills and efficiency of rural women** through appropriate technology and range of extension service. It is particularly necessary to provide rural women the **knowledge of animal diseases, vaccination and treatment of simple ailments; to train them in preserving and processing of various fruits, vegetables and livestock products**; and last but not least to assist rural women in **marketing their products** though the appropriate mechanisms be they in the form of self-help groups, village based outlets, or through government or NGO sponsored middlemen. It is also possible to use mobile sales agents who deal directly with rural embroiderers and can provide an important production-marketing linkage. USAID has even helped **train women sales agent entrepreneurs** and is facilitating market access of urban micro garment makers to help embroidery workers and its work being undertaken in collaboration with Entrepreneurship and Career Development Institute of Pakistan deserves attention to identify prospects of replication. These women agents seek out more profitable consumers through retailers, exporters and exhibitions. Through face-to-face, woman-to-woman business transactions, homebound women could earn more

for their labour by participating more directly in the value chain. Women engaged in handicrafts like needlework and embroidery also need specific assistance with product design and commercial access so they can target higher-value markets.

There is also important to try to help **lessen the workload of already overworked rural women prior to introducing any improved agricultural technologies or undertaking capacity building** which require additional time and energy to learn and ultimately use, which implies that their male members of the household need to be convinced to shoulder responsibility of some of the domestic chores themselves.

VII Conclusion

Unfortunately, the present system of production and consumption in many instances provides no answer for sustainable development and increases rather than reduces gender inequality. In development interventions, national and international actors have rarely considered the potential impact on gender equality with an increase in gender gaps in access to resources - human, natural, and financial - as a common outcome. The examples highlighted by this research are just some of the ways in which women are being adversely affected by economic globalisation. The range of impacts is both vast and complex, and these impacts vary across different regions of the country. Generally, it can be argued that the forces of economic globalisation impact women at the immediate experiential level such as lowered wages, reduced access to land and resources, less food, greater workload, but then also at a more 'structural' or strategic level, where impacts are not necessarily visible today, but which lead to a longer-term disempowerment of women.

The above research finding illustrative that the phenomenon of globalisation and its impact, although increasingly perceptible, are yet little understood by rural communities in Pakistan. This is particularly the case with rural women, who despite their hard work have little access to information, education and transferable skills. Their restricted mobility further prevents their direct exposure to the changing nuances of the market. As a result, rural women often fall prey to manipulation by middlemen, who are squeezing marginalized producers to maintain their own profit margins in the increased milieu of international competition.

These conditions will only get worse if marginalized communities including rural women remain ignored by our policy makers and the multilateral framework of trade agreements pre-occupied with the maximization rather than the distribution of profits. Clearly, there is a lot of work to be done and this study finds the current activities of both line departments and the NGO sector being inefficient top met the challenges posed by globalisation. The infrastructure

needed to help build capacity and awareness is also deficient. The study has thus made a conscious effort to demarcate areas which require particular attention if policymakers in the country want to develop a competitive workforce which can harness the forces of globalisation in a way that spreads its benefits, rather than compounds existing inequalities, particularly amongst rural women, who are already amongst the most exploited and vulnerable segments of our citizenry.

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Public Forum Speakers from across Pakistan

Jokhio

- Mr. Salha Biloo, Senior Journalist, Editor, Sindh Green Newspaper
- Mr. Manzoor Ahmed Sumro, Advocate and Nazim UC: Dolat Pur
- Mr. Mola Buksh: Intellectual, Ex- General Sectary PTF, Sindh
- Mr. Sadiq Mangio, Senior Journalist
- Mr. Arshed Khasakhali, Coordinator Bhatt Shah Declaration Co-ordination Council
- Mr. Wali Mohammad Jokhio, President Village Welfare Society, Mitha Khan
- Mr. Ghulam Asgar Mangi, President Indus Development Organization, Sakind
- Mr. Allah Rakhiyo Siyaal, President Press Club, Dolat Pur

Golarchi

- Mr. Aslam Raho, Nazim. Tehsil Golarchi.
- Mr. Arshed Khasakhali, Coordinator Bhatt Shah Declaration Coordination Council
- Mr. Qasim Mamom, District Coordinator, Bhatt Shah Declaration Coordination Council
- Mr. Abdul, Ghani Chana
- Mr. Wali Mohammad Jokhio, President, Village Welfare Society, Mitha Khan
- Mr. Noor Ahmed Mamom, Reporter, Daily Shaam (Hyderabad)
- Mr. Rasool Buksh

Mardan

- Mr. Haleem Khan: President, Anjum-e-Kashkaraan
- Ms. Hina Shahid, Program Officer South Asia Partnership, Pakistan
- Mr. Azit Muhammad
- Mr. Abdul Hameed, Advocate; President, Bar Association
- Ms. Rifaqat Bibi
- Mr. Naeem Chaudhary
- Ms. Nusrat Ara
- Mr. Abid, Advocate
- Mr. Shahid, Social Worker

Haripur

- Mr Amjad Hussain Shah
- Mr. Malik Iqbal
- Ms Nishaat Bibi

Khuzdar

- Ms. Farida Anjum, TVO
- Mr. Rashid Ahmad Balooch, General Secretary, Youth Development Organization
- Mr. Muhammad Naeem Sabar, District Coordinator of Cover Group of Human Right Commission of Pakistan
- Mr. Agha Zulfiqar Shah, President, Labor Union
- Mr. Mir Habib Qadair Zahiri, District Naib Nazim
- Mr. Rafiq Danish Balooch, President, BSO Khuzdar zone
- Mr. Dhani Buskh Qamrani, Coordinator BCC Khuzdar

Kalat

- Mr. Abdul Rehman, Organizer, BNT
- Mr. Faisal Balooch, Saher Organization
- Ms. Amina Balooch, Provincial Coordinator Balochistan Coordinating Council
- Mr. Shabir Ahmad Mugal, District Coordinator
- Mr. Ameer Muhammad Tareen, Chairperson, Balochistan Coordinating Council Kalat
- Mr. Handry Masi Balooch, Vice-Chairperson, Balochistan Coordinating Council
- Mr. Anwar Mhangil, Journalist, Daily Musriq

Multan

- Mr, Khalid Sayed, Professor, Department of Psychology
- Mr. Khuram Hameed, Professor, Department of Sociology
- Mr. Khawaja Alagma, Professor, Department of International Relation
- Mr. Taj Muhammad Langha, Pakistan Saraiki Party
- Mr. Muhammad Zia ur Rahman, Awaz
- Mr. Farooq Ahmad, Cholistan Development Council
- Ms. Shaista Bukahri, Women Rights Association
- Ms. Zahira Sajad Zaidi, HRCP
- Ms. Nasreen Jafareey, District Social Welfare Officer

Lahore

- Professor Sadiq Ali Gill, Center for South Asian Studies, University Of Punjab
- Mr. Mumtaz Hussain, Executive Director, CHANGE
- Mr. Irfan Mufti, Program Manager, South Asia Partnership

Sialkot

- Mr. Irfan Mufti, Program Manager, South Asia Partnership. Pakistan
- Dr. Riaz
- Mr. Younas Rathra
- Mr. Abdul Shakor Mirza

- Mr. Muhammad Waris, District Officer
- Mr. Khawajha Zaka-ud- din
- Mr. Muhammad Yousaf
- Mr. Muhammad Iqbal
- Mr. Arshad Baryar
- Ms. Sabahat
- Ms. Hina Noureen

Rahim Yar Khan

- Mr. Zia-ur- Rehamn, Executive Director, Awaz Foundation Pakistan (Center for Development Services)
- Mr. Abdul Rub Farooqi, Executive Director, Jaag Welfare Movement
- Mr. Mahmood Akhtar Mehmood, Officer in District Government
- Dr. Kamaran, Dental Surgeon
- Mr. Muhammad Hashim Abbasi, National Pesticide Company
- Mr. Ashraf Pirjee
- Miss Shakila Anjum, Member, District Assembly Rahim Yar Khan.
- Miss Samina Maqbool Dharija, Member, Tehsil Council Khanpur
- Miss Shamaila Asad, Jaag Welfare Movement.
- Miss Rubia, Student
- Mr. Muhammad Ramzan Jatala, Advocate and President Bazam-e-Faiz.

Bahawalnagar

- Mr. Irfan Mufti, Program Manager South Asia partnership, Pakistan
- Mr. Waseem Haider, Social Organizer
- Mr. Aslam Comrade, Pakistan Labor Party
- Mr. Muhammad Ramzan, Poet
- Ms. Zahida Maqsood, Women Rights
- Mr. Shamoan Patrus, Saved Development Organization
- Mr. Nazam-ud-deen, President Trade Union, Bhawalnagar
- Mr. Javeed, Professor Government College, Chishtian

Charsadda

- Mr. Ishmael, Professor
- Mr. Shakeel Waheedullah, Chairman SNI
- Mr. Faiz Muhammad, President Charsadda Press Club
- Mr. Tariq Jan, District Coordinator, SAP
- Mr. Haji Siddiqullah: Finance Secretary, CPC
- Ms. Farah Yaqoob, Tehsil Councilor
- Mr. Murtaza Kahn, Chairman, Parang Community Development Organization

Peshawar

- Ms Farah Aqil
- Professor Irfan
- Noor Alam Khan, Advocate

Kohat

- Ms. Shazia Noureen

**Focus Group Discussion - 20th May
(Male Participants)**

Nasir Sajjid, the SPO Coordinator introduced the purpose of the discussion, held between local stakeholders and government officials (EDOs) to ascertain the impact of the free market on rural communities, particularly those owning livestock. Then the floor was opened for discussion amongst the participants.

Nasir Sajjid (SPO Coordinator): Rapid changes are taking place in the world today and the markets where we sell our products are increasingly coming under the fold of the process of globalisation. Multinational companies will push their products more aggressively in our local markets, now that Pakistan is opening up its economy under the rules of the World Trade Organisation. What kind of impacts will this have for livestock owners and what measures is the government taking to protect local producers?

EDO 1: The government is doing the best it can to eradicate the hardships faced by the general public.

EDO 2: Facilities are being provided to livestock owners, including vaccinations and help to local producers maintain health charts for their livestock.

EDO 3: There are many people who have problems with livestock in remote areas but we cannot reach them all from the district level.

Nasir Sajjid (SPO Coordinator): What to you people think? Are the government line departments doing enough to address your needs (addressing the other participants)

Participant 1: We don't even know which line departments are relevant and nor do they make an effort to inform us of their importance. I don't think that they make many efforts to help us.

EDO 1: We try our best to reach out to people and to meet their needs. But it is also these people's responsibility to come seek our help.

Participant 2: The manpower in Pakistan is diligent. We just need proper guidance, skill enhancement and good policies to help us earn a good living. If this help is available, we would be able to face the challenge of globalisation.

Participant 3: Products in Faisalabad and Saikot are already in great demand internationally. We too have products to offer the world market and can compete well under the WTO.

Participant 4: There is a lack of knowledge that we face. We don't even know about the diseases that affect our livestock and how to deal with them.

Participant 5: Due to the long distances involved it is not possible for us to bring our animals all the way to the veterinary hospitals. We loose many animals because there are no required facilities nearer by.

EDO 2: There is a lack of veterinary doctors due to insufficient resources.

Participant 5: The line departments are also not helping us much, they are not cooperating with us and without their help we will have more problems facing the challenges of globalisation. Right now all we can rely on is our own manpower.

Nasir Sajjid (SPO Coordinator): Thank you all for your participation and comments.

Focus Group Discussion - 20th May

Nasir Sajjid (the SPO Coordinator) he briefly introduced the purpose of the discussion, which was to ascertain the impact of the free market on rural communities, and that the FGD would be focusing particularly on its implications for livestock breeding. Then the floor was opened for discussion amongst the participants.

Nassir Sajjid (SPO Coordinator): How do you go to sell your livestock?

Taj Bibi: We have no market near our village to take the livestock to. We mostly sell it to other local people.

Farida: I sell my animals to the local butcher.

Nassir Sajjid (SPO Coordinator): Wouldn't the market have many more buyers than your locality?

Sabira: Yes, but it is too far away to reach.

Sadia: It's not like we have personal conveyances. The fares to transport the livestock to the market is much too high. It is less expensive to try and sell the livestock locally.

Durjan: Even if we take our livestock to the market, it is auctioned there. There is a lot of competition, which drives the prices really low.

Nassir Sajjid (SPO Coordinator): Why are the prices so low?

Durjan: God knows, maybe the buyers know that we have come from a long way away and are desperate to sell.

Shah Bibi: That is true. People who purchase our livestock make up to Rs. 2000 profit on a sheep that they have bought from us.

Sultan: Some people can just afford to survey the market and return if they are not getting the price that they are looking for.

Rahim Bibi: Yet these people just breed more livestock, if they cannot sell it at the right price.

Rukhsana: Yes they can even afford to give their meat to the needy if it is not being sold for the right price.

Nassir Sajjid (SPO Coordinator): Many people complain that there are no roads to transport their livestock? Is that a concern here as well?

Sakina: Well besides that, we have no personal conveyances. The trucks charge very high fares to transport our livestock.

Nassir Sajjid (SPO Coordinator): Couldn't one of you invest in a vehicle to take all the local livestock to the market?

Sahib Khatton: That would be ideal, but who has the money to invest in a vehicle?

Shari: We have problems finding transport to get to a hospital ourselves, what to talk about livestock?

Taj Bibi: That's true. Even when someone is suffering from acute dysentery, it is difficult to obtain immediate medical help.

Farida: Even minute medical problems can become a cause of death for our animals due to lack of medical attention.

Nassir Sajjid (SPO Coordinator): I see. So there are reasons why you people cannot get good prices for your livestock. Now tell me, who is it that decides the prices of that you are offered? Is it buyers or mostly middlemen?

Sabira: Well we try to fix the prices ourselves but then buyers negotiate with us.

Rukhsana: Some people have made it their business to buy our livestock and then sell it for higher prices.

Nassir Sajjid (SPO Coordinator): Well why can't you sell it for a higher price yourself? That is what I was trying to ask earlier.

Rashim Bibi: They know about our circumstances. We have to get back home in the evening since we cannot afford to stick around the marketplace for more than a day with our livestock. They sense our desperation and get us to lower our prices because of it.

Nassir Sajjid (SPO Coordinator): What else can you do with your livestock?

Durjan: We can use the animals in the fields, make livestock or use them for sacrifice.

Nassir Sajjid (SPO Coordinator): How do you look after your livestock and ensure their health and productivity?

Sahib Khatoon: Well we are not provided much technical assistance so we do the best we can. Some basic training in animal vaccination would be very useful to us.

Nassir Sajjid (SPO Coordinator): Who is responsible for breeding the livestock?

Sutlan: The women.

Sabira: Men mostly provide the fodder and women take care of the rest.

Nassir Sajjid (SPO Coordinator): Do the men here share the money they make with their womenfolk?

Rahim Bibi: That depends from household to household. Some men don't give a single penny to their women, while others hand over the purse strings to them.

Nassir Sajjid (SPO Coordinator): What are your opinions regarding education?

Taj Bibi: Education is a very good thing.

Sakina: Everyone should be allowed to get an education.

Nassir Sajjid (SPO Coordinator): What other sources of income do you people have besides livestock?

Rahim Bibi: Embroidery.

Durjan: Needlework.

Nassir Sajjid (SPO Coordinator): How does the property ownership system work here?

Shah Bibi: If women buy the property, they can own it. If a husband and wife are on good terms they can even share property rights.

Nassir Sajjid (SPO Coordinator): what happens in the case of a divorce?

Sadia: Women usually have to go to court if they want to get any property.

Nassir Sajjid (SPO Coordinator): How about marriage? Who decides whom a girl should marry?

Sutan: Women, the girl herself and even the mothers, have little say in this regard.

Rahim Bibi: That is especially the case in our area.

Shabana: Well, I was given this right at least.

Nassir Sajjid (SPO Coordinator): Thank you all for your comments.

Focus Group Discussion - 20th May (Female Participants)

Before commencing the discussion, Nasir Sajjid (the SPO Coordinator), recited verses of the Holy Quran. Thereafter, he briefly introduced the purpose of the discussion, which was to ascertain the impact of the free market on rural communities such as livestock breeders, particularly women. Then the floor was opened for discussion amongst the participants.

Rustam Bibi: Increasing competition in the marketplace will lower prices of goods.

Noor Baksh: Yes this will be an advantage of marketization. If a goat for example is being sold for Rs. 4,000, its price will become Rs. 2,000, which will be good for us.

Nasir Sajjid: Milk from animals is turned into many sellable products like *khoya* for instance. However to turn milk into sellable products requires resources, doesn't it and doesn't this need for resources cause reliance on others?

Shah Bibi: Yes, yes it does.

Badar Khanum: We all know that big investors have all the facilities to maintain impressive levels of production and ensure quality of products. Their prices are also low. But the money they make from this process isn't spent on us.

Sakina: Well at least we will have fresh milk available in our own homes.

Rashida: Yes, we may not have money, but we will have livestock products that we could use.

Qayum: When big investors come to the market, they have all the required investments due to which they can make a big impact on the market. We have limited products and not much influence in the market. Obviously the big investors will do well in creating a permanent niche for themselves in this atmosphere.

Sajjid: Did you know that a law is going to be passed according to which no one besides the United States would be able to keep livestock?

Sayeeda: No, we didn't know that.

Nasir Sajjid: If you people don't have adequate knowledge about free markets, how do you think you will manage to compete in them?

Noor Buksh: If we don't take our livestock to the market, how can we obtain the required purchasing power?

Sultana: We are surviving because of our livestock and our agriculture. I don't know what will happen to us if these activities are threatened.

Qayum: Isn't it possible to divide the work so that someone makes fodder, another fertiliser and someone else takes seed to the market?

Sultana: No, this can't really happen in practice.

Ismat: Who here would be willing to assume the responsibility of working in a collective?

Quyum: Livestock needs to be paired in order to reproduce, which is the natural law. However the United States and other powerful countries have begun reproducing livestock from either sex, how can we compete with this practice?

Nasim Sajjid: We have to maintain livestock in pairs for reproductive purposes, while other nations can induce reproduction by using injections. Does anyone know more about this?

Jan Bibi: Yes, my son-in-law told me this is also happening in Dubai.

Farida: Yes.

Nasim Sajjid: Wastav Sahib, do you think that international companies will come here to invest in maintaining livestock?

Wastav: Yes, I have heard that there are planning to do this.

Nasim Sajjid: When those with many more resources enter the market, what impact will have on you all?

Wastav: We realise the threat but nothing is being done to counter it due to lack of government interest and our own inability to make the required investments to become competitive.

Nasim Sajjid: Has any NGO ever provided you assistance in rearing livestock?

Rukhsana: No. Never.

Nasim Sajjid: Did any of you people ever think about asking for assistance in this regard?

Sakina: We didn't realise that anyone would listen to us.

Sayeda: If we knew that someone would pay heed, we would have certainly asked for help.

Nasim Sajjad: Why have you people been deprived of this essential know-how?

Wastav: I think the most basic reason for this is the lack of awareness.

Nasim Sajjad: Thank you all for your participation.

Focus Group Discussion in Hyderabad - 30th May (Line Departments)

The Trust for Rural Development had taken the responsibility of surveying people engaged in needlework in 8 tehsils of Hyderabad with support from South Asia Partnership, which was examining the impact of globalisation on rural women.

Ali Asghar Magsi, Programme Officer at Trust for Rural Development gave a purview of the survey involving 100 women and 20 men.

Ali Asghar Magsi (Programme Officer, Trust for Rural Development): We have seen that most of the interviewees had been doing their work without little support from any non-government or government organisation. They had problems of reaching markets and getting a fair price for their products, which were being sold at exorbitant prices in boutiques in the city. Those who know the worth of their products, like the residents of Delta Station near Hyderabad, are known around the nation for their specialisation and are prospering due to it. People don't even know that many of the products that make their way into the market are actually being made in more remote areas of Hyderabad, where the artisans who make them are not being paid even a fraction of their market prices.

Deputy Director, Culture and Tourism: I have been working in the department and dealing with these people for a very long time and realise what their problems are. These are very skilled but they are not being remunerated accordingly. In large part this has to do with the traditional environment of Sindh is responsible since women are restricted from going to the market directly. The lack of education also allows exploitation by commission agents. Even the changing patterns of life, where quality is secondary and price and expediency are everything has also decreased the values of crafts like needlework.

Syed Sajjid Ali Shah (Social Welfare Officer): Women who do embroidery work in this area are indeed very skilled, they can make any design if they are given a sample of it. Some training would enhance their skills even further. Often handicrafts aren't appreciated or considered important. But if a product is imported then its value suddenly becomes highlighted. Quality should be recognised whether it is imported or locally produced. Our products need good marketing and we need to be paid better for what we produce. There are also several things that villagers make for special occasions or to pass time, these things could also be sold for good prices, if someone were to guide us properly.

Mrs. Ghulam Fatima (Culture and Tourism Dept.): I too used to do needlework but it was not being sold in the market. Then I took my work to the people at my current department and they were able to sell it after obtaining their guidance. Then I got this job offer to work directly in the department, where I undertake skill enhancement and also get the chance to practice doing my own embroidery. As a result, my earnings are more than sufficient to meet my needs.

Mrs. Rozina Zafar Junejo (Officer, Trust for Rural Development): We have been going all around Hyderabad for the past 15 days. We have noticed that lots of embroidery work is being done but it is not being marketed properly. While some people have developed direct links with shopkeepers, most of them have to go through commissioning agents and have no direct contact with the marketplace.

Najma Ali Hussain (Accounts Officer): We have seen some people do excellent needlework and they have they required skills but have no marketing support. If these people are supported a little, they could do much better work and be rewarded for it too.

Erssa Arooj (SAP Consultant): By 2005, the WTO regime will be implemented. When the floodgates of machine made products arrive, how will this affect the livelihoods of local artisans?

Syed Sajjid Ali Shah: I think that the locally manufactured products will face a lot more competition and they will have to lower their prices to compete but the hand made embroidery should not be affected much.

Deputy Director, Culture and Tourism Department: These issues are for the state to consider and try to deal with. There is nothing that individuals can do about such issues. Perhaps initiatives to cope with globalisation are in order, particularly to enhance our local manufacturing skills.

Focus Group Discussion in Hyderabad - 30th May (Male Participants)

The Trust for Rural Development had taken the responsibility of surveying people engaged in needlework in 8 tehsils of Hyderabad with support from South Asia Partnership, which was examining the impact of globalisation on rural women. After a brief purview of the study and a round of introductions, Ali Asghar Magsi (Programme Officer, Trust for Rural Development) opened the floor for discussion.

Ali Asghar Magsi (Programme Officer, Trust for Rural Development): What do you think will be the effects of globalisation and the presence of big multinationals in the marketplace?

Mohd. Ilyas Kheero (President, Sind Rural Development Society): Our local artisans make *ajraks*, bed sheets and engage in needlework. Particularly the women in our society have restricted mobility and have to rely on either commissions agents or household males to sell their products and unfortunately they are often cheated of their due rewards. Also the government or even non-government organisations have lent no support to our artisans to display and make a good profit on their products. In Tharkarkar, the quality of needlework is even better than it is in Hyderabad and is even exported abroad. Even when Tharparkar products are brought to Hyderabad, they are sold at a much higher price than what is paid to the artisans who make these products. Globalisation will increase the availability of machine made good and compress the value of our artisans products even further.

Khalid Memon (Chairman, Sind Health and Education Development Society): Needlepoint is the source of income for many households. Where women are poor and have no other source of income. Sadly there is little state patronage of their work so these women are exploited and not being looked after and as a result of this neglect we risk abandonment of this craft altogether.

Mrs. Fehmida (Social Worker): NGOs and some donors are supporting needlework, but the need for skill enhancement and marketing is not being met fully. The lack of education and unemployment is also rampant. The move towards globalisation will make matters worse and if we were to invest in schemes like needlework, it could help raise incomes and curb unemployment.

Ms. Sobia Khokar (Social Activist): I have done my Intermediate and I also make my pocket money by doing needlework myself. Having this skill has helped me out in the practical world.

Maqbool Ahmad Channa (Social Activist): The Department of Culture and Tourism, Social Welfare and the Export Promotion Bureau have not developed strong linkages with artisans, they also lack coordination amongst themselves.

Ghulam Hyder Barhamani (Program Officer, Trust for Rural Development): We had invited officials from the Federal Bureau of Statistics, the Social Welfare Department and the Small and Medium Enterprise Development Agency, none of whom have shown up. There is only the Culture and Tourism Department's representation at this meeting. If government officials do not take this opportunity to network with other stakeholders, how will their coordination improve?

Erssa Arooj (SAP Consultant): Thank you all for your participation in this discussion.

Focus Group Discussion in Hyderabad - 30th May (Female Participants)

The Trust for Rural Development had taken the responsibility of surveying people engaged in needlework in 8 tehsils of Hyderabad with support from South Asia Partnership, which was examining the impact of globalisation on rural women. After a brief purview of the study and a round of introductions, Erssa Arooj, SAP Consultant, opened the floor for discussion.

Erssa Arooj (SAP Consultant): Do you feel that there is adequate remuneration for your work?

Sameera Memon: Leaving aside the question of adequate incomes, our men cheat us, and if any woman has the audacity to make a fuss, she will get beaten. Also the commission agents complain that the quality is not at standard to products in the market and they keep lowering the prices that our products are supposed to fetch.

Erssa Arooj (SAP Consultant): Where did you all learn needlework?

Gul Bano: We did not get any proper training but our work is still appreciated. But it is difficult work. We have to forego our housework because of it and then everyone at home complains and it is also risky to buy materials from the market to make a finished product.

Qulsum Solangi: We mostly stay inside and cannot go to the market ourselves.

Erssa Arooj (SAP Consultant): When you do needlework, who determines its worth and how is that amount negotiated?

Fehmida Solangi: Our men do. We are not told how much the exact amounts are. A very ornate cap costs Rs. 1000 to make in 15 or 20 days, but how much it is being sold for?

Erssa Arooj (SAP Consultant): How do you purchase your materials and who goes to the market to sell the finished products?

Salima: Mostly our younger siblings or older women in the household go to purchase materials from the market. One female commission agent comes to our neighbourhood and takes embroidery to the market from many houses.

Ali Asghar Magsi (Program Manager, Trust for Rural Development): Do you know what globalisation means and how it could affect people like you? Machine made products are going to become much more readily available in the market, what will happen to your products?

Qamar Bano Memon: The government should support our work and help us get some training in its institutes. It should help us by setting up outlet centres if we are to compete with so many others.

Zebunnisa Khaoro: Women who do needlework at home are so restricted that they cannot even go to the market. They are not given fair prices for their products. They would not even be allowed to receive training, even if the opportunities were available. These social conditions directly affect their work. Unless we change with the changing times we will not be able to cope with globalisation.

Erssa Arooj (SAP Consultant): I thank you all very much for your participation and comments.

Focus Group Discussion in Mjeeanda Daras – 19th May (Male and Female participants)

Ali Akbar introduced the Trust for Rural Development's project dealing with child labour in the carpet manufacturing industry. In this regard, the NGO is returning loans undertaken by the children's families, which binds them to work as weavers. Thereafter, the families of these young weavers are given funds to set up handlooms and provided assistance in accessing the market to make their own incomes, to pay back the NGO for its investment in them and their children. Thereafter was a brief purview of the study on the impact of globalisation on rural women, followed by a round of introductions and then the floor was opened for discussions.

Ali Akbar (Trust for Rural Development): Why did you start working on handlooms?

Participant: There was no other employment opportunity, this was the easiest thing to do in order to make a living around here.

Ali Akbar (Trust for Rural Development): Why didn't your elders also turn to weaving, why is it that so many more people are weavers now than there were a few decades ago?

Participant: The prices were not as high then, now one needs a lot more money to be able to survive.

Participant: Weaving is practical since we can do the housework and also weave at the same time.

Ali Akbar (Trust for Rural Development): How do you people secure this kind of work?

Participant: The men in our families are the one's who go out and get the orders. When we are able to secure work, it helps us purchase goods for the household and also do a bit of saving.

Ali Akbar (Trust for Rural Development): Do you get good prices for your work?

Participant: No, not really. The *seth* (industrialist) of Islamkot owns looms in most of the villages around here. On average, a weaver makes Rs. 25 per day, those who work extra hard can make about Rs. 40.

Ali Akbar (Trust for Rural Development): Can you sell your products on your own?

Participant: How can we do that? The *seth* controls the output of all the looms in our villages. How can we go out to the market looking for buyers? We are not even able to go to the marketplace unaccompanied by our husbands.

Ali Akbar (Trust for Rural Development): Do you people have any idea about the prices that your carpets can fetch in cities?

Participant: No, we don't know how much they are being sold for.

Participant: I know. For our double-knotted carpets, the price is Rs. 500.

If you know this, then why not try and sell the carpets yourselves?

Participant: Because it would be much too expensive and risky. The raw materials are very expensive. Cotton is for Rs. 120 per kg. The price of nylon is Rs. 400 per kg. How can we invest so much money without being paid a wage? How would we run the household expenditure?

Participant: In Mithi the wages are particularly low. In Daplio, weavers can get more reasonable prices for their products.

Ali Akbar (Trust for Rural Development): Do you have access to credit? Can't you get a loan from someone?

Participant: We can, but then who will pay the interest?

Ali Akbar (Trust for Rural Development): Has life in your area changed since the popularity of handlooms?

Participant: Previously the population of the area was not so much. Now there are more people than resources. Our livestock keeps perishing due to these drought conditions. There are no other opportunities besides weaving.

Ali Akbar (Trust for Rural Development): What did women in the area do before they began working on the handlooms?

Participant: We mostly looked after the cattle or did a bit of needlework. Now no one does needlework because there is no market for it around this area.

Ali Akbar (Trust for Rural Development): All right, thank you for your comments and participation.

Focus Group Discussion in Mithi – Press Club

After a brief purview of the study on the impact of globalisation on rural women and the round of introductions, Aayaz Bajeer (Thar Sewa) opened the floor for discussion.

Ayaz: What steps is the government taking to help those who work in carpet making?

Participant: There is no specific department dealing uniformly with the carpet industry. Anyone can sell carpets according to their own prices and moreover pay the weavers however much or little they want. The weavers don't even know how much their products are being sold for in the market.

Participant: That is not true, you can ask the weavers that I deal with for they know exactly how much the carpets they produce are worth in the market.

Participant: Why is it that the government has not taken any concrete measures in this respect?

Participant: Because there is no specific department which has this responsibility. The government should also realise that the agricultural sector is badly affected by the lack of rains and many more people have turned to carpet weaving to earn a living.

Participant: The embroidery work in this area is also good and women could make a lot more money here if their products were marketed better.

Participant: At least a resource centre should be set up at the district level, which also imparts training besides information.

Ayaz: What facilities can the government provide in this area?

Participant: The government has not even provided us access to any sort of technology. All the work in embroidery and carpet waving is done my hand.

Participant: Before 1990, there was a government run carpet centre that also imparted trainings but it is no longer functional.

Participant: There are hardly any job opportunities in Thar. Governments and NGOs can absorb very few people. For the masses, weaving can offers many more opportunities, provided better guidance. In Tharparkar district, there are additional opportunities to make woollen shawls, since the shawls from this area are very famous.

Ayaz: What about opportunities for women?

Participant: Weaving offers a very feasible opportunity for women in our localities, since it does not require them to go outside looking for work and they can stay indoors and weave.

Participant: I know many weavers who are not happy with what they are being paid for their products.

Participant: Transportation links in the area are very weak, there are hardly any paved roads outside the cities. This makes travel very difficult and limits our direct access to the market.

Additional Note: Nathoo Khan Ramoo from the Trust for Rural Development also spoke about his organisations' particular project dealing with child labour in the carpet manufacturing industry, whereby the NGO is returning loans undertaken by the children's families, which binds their children to work as weavers. The families of these children are instead asked to send their children to school, and

their families are also given funds to set up handlooms and provided materials on credit and assistance in accessing the market to make their own incomes and return the loan for the purchase of the handloom to the Trust.

Focus Group Discussion in Dir – 22 July

After a introduction of the project under which the Social Welfare Youth Organization had conducted a survey of 100 people who live in wooded areas, particularly where wood is cut by women either to use as firewood or sold for fuel or else women use forest areas for grazing livestock or bring fodder from these areas, Omerzada (Social Welfare Youth Organization) began the discussion.

Omerzada: Today we like to hear your voices concerning several issues including the resources and opportunities available in Dir that can be used to counter the challenges of globalisation, particularly in terms of access to the market and in view of the situation of women in the area. Before doing so, let us have a round of introductions despite the fact that the Forestry Department and Food Controller are not present with us today.

(Introduction of Participants).

Mohammad Ilyas (HRM Officer): What is the structure of district management?

Omerzada: Well it includes line departments, and people like you.

Ilyas: What do you mean by access to the market?

Omerzada: We are interested in finding out what rural people, particularly women, feel about the issue of direct access to markets and what is the role of line departments in that regard.

Shafiqur Rehman In charge (Dir District Development Officer): The world over the marketplace is a wonderful place but not so here, the problems are increasing daily. Officials are preoccupied by red tapism and cannot deal with ground realities. Education is fundamentalist tendencies in which causes are undermined. I feel that causes are a means to appreciate God, like a tap or pipe is the means by which we can utilise water or marriage institutions that gives us the gift of children. Therefore causes should not be held in disdain but rather appreciated. For understanding the conditions in the marketplace, we have to look at underlying causes. For access to the market, roads are important, which are in a pathetic condition around here.

Omerzada: Ilyas Sahib. If someone grows a product or makes something but has no access to the market to sell his produce. They have to rely on agents and get very low prices on their products.

Rahim Shah (Social Welfare Officer): The middlemen sometimes make even more profit than shopkeepers when they purchase items from households and sell them to shopkeepers in the market. We are trying to remove the middleman from cottage industry where a majority of poor rural women are employed, if these women directly take their produce to the market, they will be able to make much more money on their items

Gul Hassan (DO, Information): I agree with the decision to remove the middleman, who is making unjust profits.

Rahim Shah: We need more direct linkages between farms and the marketplace.

Ilyas: In accordance to the district's productivity there should be a four member committee which should be dedicated to creating linkages with hardworking agricultural producers, including those growing fruit and vegetables or even providing fuel and fodder so that the middleman is no longer needed for this purpose.

ShafiqurRehamn: In 1997, I was involved in a survey in which locally produced onions bought for Rs. 5 per kg, were valued at Rs. 9 in Dobi and thereafter their price even went upto Rs. 28 per kilo.

Ilyas: It's funny how people who used to keep poultry now have to purchase it. Even the local trade is declining, we should think about this in addition to international trade.

Omarzada: According to a survey almost 97 percent of the people use wood as fuel, any comments?

Shafiqur Rehman: We had 27,000 saplings planted recently, but there is still lot of area where additional planting is necessary. We have allocated additional forest cover as a preserve.

Omarzada: What technical facilities are available in this area?

Gul Hassan: We have done a lot of outreach; I have met over 10,000 landholders myself. We have had 6 exhibitions to highlight produce of the area in which senior government officials and 12,000 people participated. We have distributed 72 tonnes of seed of mixed varieties, and an additional 80 tonnes of

high quality maize seed and 20 tonnes of wheat seed to local farmers through the Dir Development Support Project.

ShafiqurRehman: But the community is also very irresponsible, it needs awareness and motivation to avail government facilities to build their capacity and resources, this is true for big landlords who own 50% of the land here and 96% of the population which owns the rest of it.

Gul Hassan: People feel that government offices are beyond their control and in our survey complained of the non-responsiveness of government officials instead. We need to stop pointing fingers and look at opportunities, horticulture is one such opportunity which could bring immense rewards to Dir and increase its per capita further from the sixth place that it holds in the NWFP.

Omarzada: What has your department done specifically?

Gul Hassan: We have opened three centres in Dir focusing on the promotion of growing tomatoes.

Ilyas: Given our terrain and water resources, there is immense potential to promote forestry in Dir.

Omarzada: What about the status of women in Dir?

ShafiqurRehman: They have to live inside their homes. Pushtuns are very conservative, particularly around here, which is different from urban areas. They are allowed out of the house for segregated functions or else accompanied by a male family member only.

Ilyas: There is lack of education and we have few women professions, which work in government offices for example. Those who work for NGOs are frowned upon.

Omarzada: What about property rights?

Ilyas: Widows have them till their children grow up. Expatriates also send money to their wives and mothers from abroad. But owning property in public affairs is very rare.

Omarzada: How about marriage and domestic decision making, what rights do women have in this sphere? Well even the men here don't get married on their own wishes.

Ilyas: For women either the mother decides or else is informed when the father has found someone suitable. Divorces are very rare divorces and men mostly instigate those that occur.

ShafiqurRehman: In our society, it's the man's job to provide for the family and the women are responsible to primarily look after the household and don't have to worry about seeking employment.

Omarzada: Thank you all for your comments.

CASE STUDIES

Name: Hudahi Karim Bahksh
Age: 45
Occupation: Fish Seller and Net Maker
Location: Surmai (Goor), Pasni, Balouchistan

Hudahi has been working since 20 years. Although she used to make nets and did embroidery for people in her community even before that, she never considered these activities as required earning sources and used to spend whatever she earned on herself. But when her husband died, her children were still young and they were not in a position to support her. Therefore, Hudahi was compelled to become more proactive in terms of securing a livelihood.

Her family includes her sister, brother-in-law and a widowed sister-in-law besides her own five children. At first, Hudahi started going to market to get fish for food. Sometimes she bought some extra fish that she sold to some neighbour for a small profit. She soon collected enough money to buy a small container and fish, which she began selling door to door in her neighbourhood. She kept doing this for a few months till she had collected some extra money left over from her family expenditures.

With her savings, Hudahi started operating on a bigger scale by selling her fish to shopkeepers as well, which included the Surmahi, Manger and Khaga varieties, which are currently priced at around 100 rupees per kg. She began earning enough profit to build her own house and start educating her children. Hudahi also bought a fishing boat with a loan from National Rural Support Program. Since her son is still too young to take the boat to sea for fishing, she gave her boat on rent, which has proven quite profitable. She was planning to buy another fishing boat but had to give her savings to her sister who fell ill.

Hudhai also continues to make Nshco, Ana and Tarzar nets, along with other members of her family, which they sell to fellow fisherman. All her children are now educated. One of her elder daughters is a Lady Health worker. Two of her sons have done their intermediate. One of them is now running a shop and the other one has obtained admission in a graduate program in Gwadar. While Hudahi's family did not approve of her initial activities, they soon relented when they saw her making a positive contribution and now support her activities fully. Her in laws were much more disapproving than her own family but she did not pay them much heed since they did little to support her and the elders in the community protected her from their accusations. Hudahi personally felt that more women from her area should be allowed to out of house in order to improve their lives, and this should be occurring out of free will rather than the

compulsion to survive. Yet Hudahi maintains that while she would allow her son to select a bride, her daughter would have to let the elders decide who was a suitable person for her.

While Hudahi has done reasonably well for herself, she feels that she has been denied the opportunity to do even better given the small scale of resources available to her. She maintains that her small-scale activities were very profitable in the past but big business holders are now giving people like her an increasingly tough time competing in the market. Yet Hudhai was optimistic about the concept of globalization maintaining that it would be much more profitable selling to foreign investors than the local factory owners, She was confident that small businesses like hers would be able to sell their fish to these foreign investors at a much better rate than what local factory owners were providing.

Name: Sakina *Bibi*
Age: 32
Work: Factory worker at Son of Sea Factory
Location: Gwadar

Sakina has been working for fish exporting factory for more than 4 years. She began working when her husband died and the responsibility of supporting 4 family members fell on her shoulders.

Sakina works 8 to 10 hours in factory and earns less than Rs. 4000 per month. Whatever she earns is spent on household expenditures. Sakila feels that her pay at the factory is not enough and she is not paid for overtime either. Now her son has begun working for the same factory and makes the same amount of money as his mother.

Sakina has never had the nerve to take any loans for the factor owner but when she desperately needs money, she asks for a loan from her neighbors. She took a loan of Rs. 25,000 from her neighbours at the time of her son's wedding and is now repaying it.

Sakina feels exhausted after her work at the factory but then gets little time to rest at home given the leftover daily chores, which sometimes require her to go fetch water as well.

When Sakina started working at the factory, she needed guidance from the Shift In-charge to learn packaging fish and time management. Sakina is keen to obtain more skills through a properly conducted training. She mentioned how difficult it was to provide her son access to education up till matriculation.

Besides going to the factory, Sakina is not allowed to go out alone. She has to take someone with her to even go see a doctor. She felt that she had no right over her personal items either, not even her gold, which her mother took away from her after the death of her husband. Sakina hopes that her grandchildren will have more opportunities in life than she or her children have had.

Name: Rahimdad
Age: 38
Work: Commissioning Agent
Location: Pasni, Baluchistan

Rahimdad is one of the commissioning agents at the fish market in Pasni. He previously had a shop in which he lost a lot of money and then 5 years ago he decided to become a commissioning agent instead, like his father in order to improve his declining standard of life. Rahimdad took a loan from his uncle to develop his business but is now able to repay it from what he earns.

While Rahimdad works from early morning until night he can never earn as much profit as the factory owners. He buys fish directly from fisherman and either sends it to surrounding fish factory or to Karachi. But there is little profit to be made since the factory owners exploit the agents knowing that they don't have refrigerators and thus need to sell their product quickly even at a low price. Rahimdad felt that there should be fixed rates for each and every species of fish. He gave the example of Iran, which is just across the border from Pasni, saying that only if he were allowed to cross the border to sell his fish, he could do much better for himself. He also suggested that the government should reduce taxes on the fishery industry and to provide agents easy access to export licenses. Rahimdad has tried many times to get an export license but has been sent from one office to another, without any proper guidance or help.

Rahimdad wants his son to be a fish exporter and earn profit in dollars. He also wants him to educate his son, make him get an MBA to become a businessman. Rahimdad allows his wife to go anywhere she wants, provided she informs him first. She also has access to her own jewellery and could sell it if she chose to do so. His daughters are also being educated but they are not allowed to roam around freely because of safety reasons. Rahimdad is living with his family in his father's house and will get ownership of this house after his father's death.

Name: Rabia
Age: 50

Work: Livestock
Location: Arani Baint, Turbat, Baluchistan

Rabia has lived in Arani Baint, Dasht ever since she was a child. Her forefathers migrated here because it had plenty of water. Ever since she was a child, Rabia reared livestock.

Rabia now sells livestock, milk and other milk products like *geshi ghee*, curd, cheese and *shelange* and if some animal dies she either uses its skin in the household or sells it. She even provides her animal to other villagers for breeding purposes.

Rabia is widowed. Her husband left her some money and few animals and her business has helped her look after her whole family. Buyers usually come to her house since she does not go to the market to sell her products since moving about freely was not possible for females in her community. Rabia prefers to negotiate rates with middlemen who come to her house and thinks that she makes a better deal at home than she would if she tried to hurriedly sell her products to buyers in the market and it would cost money to take the livestock and its products to the market.

Rabia has no access to information about new products or new breeds coming into the market. When her livestock is ill, no vaccinations are available. Rabia felt that the government should provide vaccines, maintain information resource centers and provide facilities for breeding.

Rabia retains the right to spend the money she makes from her business however she likes but usually spends it on household expenditures or buying livestock and their necessities. She moves around outside with a male member of the family but her daughter in laws and even unmarried girls of area are allowed to go outside without good reason. Rabia has never taken any loans from any organization or any relatives to run her business. She only borrowed money from a neighbor for the marriage of her sister's daughter, which she paid back two years ago.

Rabia strongly endorsed the need for schools in the area so that children could have greater options than rearing livestock. We need a good system of education for our children as well training program for our adults.

Rabia said that there was not much political awareness in the area and votes were cast on the advise of elders. Women face many health problems since they need to go up to Kech for a check up. She told us that she went to Turbat for her eye operation because there is not proper treatment available anywhere nearby.

Rabia wants to develop her business further but is constrained by resources. She does not want her grandson to work in this business since there are not many opportunities for doing well.

Name: Samira Nawab
Age: 20 years
Work: Livestock & Embroidery
Location: Mir Esra, Korjo Tump

Samira is a 20-year-old girl, who has educated herself by her livestock and embroidery work. She has been working ever since she was child. Now she has passed her Matriculation examination and she hopes to do her Intermediate next. Samira has 5 sister and they do also household work like fetching water, doing the dishes, cleaning the house and additionally looking after livestock.

Samira usually sells her livestock to a middleman who buys livestock from their neighborhood to sell the in market but she does not like it when they buy livestock on credit, since they provide no receipts when making payments after the sale has taken place. Usually Samira's father receives Rs. 4000 to Rs. 5000 for the livestock they sell but prices vary depending on the season and the breed they are selling. He gives this money to Samira and she in turn gives half of it to her mother for household expenditures and the other half she spends on her education.

Samira wants to be a teacher and open my own school for the betterment of her community. There are many health problem in the area including malnutrition, lose of eye site, respiratory and backbone problems.

Samira is not allowed to move about freely outside without a male member of the house accompanying her. Therefore she has little access to information about what is happening in the world. She usually stays at home and does her work for which her father negotiates a price. Samira does not have property rights, so she cannot buy or sell any legal property without the permission of her father. She is not even allowed to choose a life partner for herself.

Name: Zeenat
Age: 45
Work: Embroidery
Location: Goht Khanoth, Halla

Zeenat has been doing embroidery since she was a child. She learnt this art from her aunt, who taught her all the traditional knots. At first, Zeenat was not interested to make embroidery an earning source but financial constraints faced by their family compelled her to help out her parents financially. After she was married, Samira stopped making embroidery to sell for her husband had a handsome salary. But soon after her marriage her husband died. When she came back to her family house, her father died and her brother got married. She thus began looking after her mother and aunt, as she does not have any children.

She began doing embroidery for everyone in the village. Her work was extraordinary and soon a commissioning agent of a shop approached her and agreed to give her good money to support her family. She used to earn 40 rupees per dress and could complete a dress in four days. Zeenat earned enough to help her brother establish a *mena kari* business. Her father was furniture mena kar himself before he had passed away.

Zeenat felt that with the passage of time embroidery work is no longer paying her well. She works slower and because of her bad eyesight can make only one dress per week and is paid Rs. 100 to Rs. 200 per suit depending on the pattern and designs. Inflation has increased so much that Rs. 100 is not enough money. Zeenat has asked her commissioning agent to increase her payments but he maintains that traditional embroidery work is losing its worth since people prefer machine work that is much cheaper and easily available. Zeenat feels that the middlemen have also become more exploitative since she knows that work like hers could sell very easily in the city and is also quite expensive. Zeenat has no property, the gold she had was sold when her husband died.

Additionally, Zeenat makes fresh *mena kari* paints for her brother's shop, which is tedious work, but accepts no payment for this work considering it a normal household chore. Her brother earns between R. 300 to Rs.600 per day depending on how good a day it is, but he uses this money to support his own family. Zeenat maintains that she does not need money from her brother since she makes enough on her own.

Concerning marriage, Zeenat mentioned that marriages outside the family or baradery are frowned upon in her community. People from her area go to the hospital in Hyderabad for serious medical attention but there area is frequently visited by Lady Health Workers (LHVs).

Zeenat maintains that if machine work was meant to replace embroidery, she would learn to work with machines and perhaps make more money then she is getting at present. Zeenat does not have direct links to the market and works through a commissioning agent who takes her work to the market or to some boutique. Young women in her family are not even allowed to go to markets and

shopping centers and she recalls when male members of the household would have to go purchase the materials for her embroidery. But now that she is old enough to move alone, she can go to the market and make her own purchases if needed.

Name: Henna

Age: 20 years

Work: Embroidery

Location: Dyetha

Henna learned this work from her mother's sister at a very young age. Henna and her family migrated to this village after her father and uncle had a land dispute. They were very poor when they got here but have settled down and adjusted well.

Henna does embroidery for a boutique situated in Karachi. She knows every type of embroidery but she is concentrating on *Gooti* work at present. The boutique owner brings required material to her, along with designs and patterns. Henna is paid Rs. 500 rupees per suit and needs 4 days to complete one suit and can even complete two suits per week, if she works fast and if the embroidery needed is not too intricate. Henna has never seen the boutique where her work is displayed and sold at high prices, for she is not allowed to go out. Whenever she needs some raw material she asks her mother or some male member of house to fetch it from the market. Henna has three sisters, all of them are involved in embroidery work. They all contribute towards meeting the household expenditure and save for their wedding dowries.

Henna's mother makes all the major decisions for her. At first, Henna was working for a commissioning agent for a nominal amount but one day he brought work from some boutique, whose owner was very impressed by Henna's work and came to visit and hire her personally. Her mother deals with the boutique owner to decide terms of payment. The boutique owner is very helpful and even gives advances to her family.

If the market demand for embroidery decreases, Henna plans to buy a machine to continue working. Henna was illiterate since she was not allowed to go to school, despite its proximity. She remains interested in acquiring some technical skills, provided a chance. If someone falls seriously ill, they have to go to

hospital in Hyderabad. Henna's father was ill a while ago and she gave her savings for a dowry towards his treatment at the hospital in Hyderabad.

Henna is planning to put together some money by investing in a committee and from her lumpsum payment she plans to purchase livestock and other household appliances.

Name: Khalil Khan

Age: 40

Work: Embroidery (*Zari* Specialist)

Location: Hyderabad City

Khalil Khan started embroidery 16 years ago after learning the skill from his *ustad*, whom he used to assist in running a shop. Now he and his *ustad* run the shop together, working from 9 am to 7 pm, unless there is greater demand due to marriages or the holiday season. They do not involve any commissioning agent and deal with costumers directly, on credit and cash basis. They either follow design instructions of customers or make pattern and design suggestions from a collection of magazines. While customers provide the cloth to be embroidered, other raw materials like thread, beads, ribbons etc. are obtained at the shop.

Khalil usually charges Rs. 300 (inclusive of the raw materials) for a simple design. He gives Rs. 50 rupees per suit to his own apprentice and also has the shop rent and raw materials to think about.

Khalil is married to a distant relative through an arranged marriage. He earns about Rs. 3000 per month and lives in a joint family system but only pays for his own family expenditures unlike his brother, who has more money to spend. Khalil had chosen to do embroidery when it was more profitable but with the passage of time it has become difficult less rewarding. Khalil felt that if there was an inflow of machine based patterns in the market, he would lose many of his customers and that would make survival even tougher. This is why he is keen that his own son should get an education and a proper job that pays him well.

Name: Daya

Age: 21- 22 years

Work: Carpet Weaving

Location: Mithi Tehsil, Ranjho Noon, Tharparkar

Daya works as a carpet weaver for a contractor. She is bound to work for this contractor because her family had taken loan and she is paying it back in the form of bonded labor.

Daya's family took the loan due to her brother's illness. Her brother also worked for the same contractor but two years ago he developed tuberculosis due to his work. His family took him to Mithi for a check-up but the doctor there recommended they go up to Karachi for treatment since Mithi did not have proper medical facilities to look after him. As his condition was very serious, his family took a loan of Rs. 30,000 and took him to Karachi, still soon after they returned he expired leaving his family hopelessly in debt.

Daya and her sister both started working for the same contractor that their brother worked for in order to pay the loan back their family had gotten from him. Daya's sister has now got the same illness as their brother who died. While the family is not spending much money on her, she does not work weave carpets anymore. Daya spends about 10 hours on the weaving *khadi*. Her eyes were reddened by the irritation caused by using woollen threads. Daya has visible cuts on her arms due to use of weaving tools. She only uses local remedies to stop her bleeding, for her family could never afford to go to a doctor for such a minor issue.

Daya's daily income is around Rs. 30 and she has 6 people dependent on her. She is illiterate and she does not know how much money she still owes the contractor. She just knows that she gets weekly payments, from which the contractor deducts loan payments regularly. Her father deals with the contractor and Daya does not negotiate directly with him. If there is a small problem with the *khadi* that Daya uses, she mends it herself or else the contractor sends in someone to mend it for her. If Daya had the money, she could have bought a *khadi* and asked her father to take finished products to the market and sell them at good prices. But due to their loan, doing this is not possible.

Daya's forefathers were agriculturists but due to a famine, they became weavers. Previously, weaving was considered easy work and it fetched handsome remunerations but with the passage of time, wages kept decreasing. Daya was not aware what effects globalisation could have on someone her, since she has little access to information or any direct contact with the market.

Daya also realizes the dearth of access to information and resources in her area. There is shortage of water, a dearth of educational facilities and even Lady Health Workers rarely visit their area. According to their local customs, a girl is always married off to another village and not in the same.

Name: Gul Mohammad
Age: 40
Work: Carpet Weaving
Location: Diplo Tehsil, Kotrio Bajeer

Gul Mohammad has worked as a carpet weaver for more than 10 years. He maintained livestock before that but the famine destroyed his animals so he turned to carpet weaving. At first, weaving seemed okay since he could get enough money for his work but the remuneration has decreased due to increased competition. Carpet weavers often try to hire children instead of adults. Gul's eyesight has worsened over the years and he has trouble recognizing carpet designs, so his contractor is not too happy with him. Gul works 8 hours a day and can still earn Rs. 40 daily but he prefers to get monthly payments. Gul feels that he cannot change his profession because there are no other opportunities available to him.

Gul is not married since he had no sister to arrange a *watta satta* marriage, and was required to pay a bride price of Rs.10,000 in order to marry. Gul can spend whatever he earns on himself, but he has not saved anything. Gul has been trying to increase his pay and often fought with his contractors or changed them, but this is the best deal he has been able to make for himself. Gul was unable to obtain any education because of lack of educational facilities. Gul's level of political awareness is minimal and he casts votes where his family elders want. He has never joined any political organization or any social organization.

Gul uses local remedies to stop the blood, when he gets cuts while working. If some one is ill in family, they are taken to Diplo Tehsil because there is a hospital and a private doctor practicing there. Health department people, even the Lady Health Workers, did not make regular visits to Gul's village.

Gul commented that the free market and globalization would affect labours like him the most, since middlemen squeeze out profits by paying weavers lesser and lesser.

Name: Mohamadi
Age: 15
Work: Carpet Weaving
Location: Palhar, Thar

Mohamadi belongs to a very poor household in the village of Arunda. At an age when she was supposed to be going to school, wearing a uniform and carrying her stationary, Mohamadi had to start carpet weaving instead. Mohamadi

belongs to a family of carpet weavers. She has 5 sisters and a brother, all of whom work as well. Although they have two *khadis* at home, Mohamdi's family still has a tough time making ends meet.

When Mohamadi started weaving, she used to make Rs. 20 per day and that too was paid only when a carpet had been completed. Her family had borrowed money from a contractor for their mother's illness and they have now taken a loan from an NGO to pay him back. They are paying back the NGO on quarterly instalments of Rs. 5,390 per. Since their monthly income is not much more than Rs. 2000, there is not much left over to run the household.

Mohamdi works from 8 am to 6 pm along with her brother on one of the *khadis* at home. She gets exhausted by the end of the day and often suffers from bouts of fever and her hands are physically deformed from her work. Mohamadi's father, Kado Ada, takes all the money that she makes. She does get to make new clothes ever Eid though. But their mother has died recently due to which everyone in the household is reeling from their sadness. There is also a lot of tension in the household due to their dire financial situation, but they have to keep working in order to survive.

Name: Kamla
Age: 37
Work: Embroidery
Location: Bhambar, Hyderabad

Kamla was born in a village in Kamabar Ali Khan tehsil in Larkana but due to scarcity of opportunities, her family migrated to Bhambar. Kamla had 3 brothers and 3 sisters. Due to their poverty, her parents were unable to provide education to their children. Only Kamla's brother was sent to school but he also dropped out after class 8 and had a difficult time finding employment.

When Kamla was 17, she was married off to a 40 year old man in Sukkhar, who was already married and had a daughter around Kamla's age. Her husband left Sukkhar and got a house on rent in Hyderabad. He started making shoes for a living, which he continued doing for the next 20 years. Kamla had 6 daughters and a son with her husband. Then her husband fell ill, the doctors said that he had throat cancer. They tried to get it treated with their meagre resources but he died. Thereafter, Kamla was mentally devastated by the responsibility of having to look after her children. She began doing household chores in the neighborhood to make ends meet. She barely made enough money to keep her children from starving. Due to lack of nourishment and poverty, 2 of Kamla's daughters also passed away. Due to their dire circumstances, Kamla was unable to educate her children; she did send her son to school till class 8 however. Her

daughters began helping her meet the household expenditures by doing chores in other homes as well. Kamla got her son trained as a shoemaker but he did not work consistently and this brought the burden of the household back onto Kamla and her daughters shoulders. Kamla decided to send her daughters to the community center to learn needlework. For a while, she had to cope with the added pressure of running the household expenditure on her own but her decision paid off when her daughters learnt the required skills to began doing embroidery at home. Kamla also left doing household chores for a living and began working with her daughters at home. It has been 20 years since Kamla's husband passed away. Only one of her daughters is still unmarried. Kamla had made arrangements for her dowry but then there was a theft at their house and all these things were stolen. Kamla's circumstances are not too good at present. She is suffering from ill health. Their embroidery work is fetching much lesser money than it did when they had started off. They work through an agent now who is not paying them adequately or very promptly. They also have to worry about paying Rs. 2500 in rent money every month for their upper story home. Kamla's only savings are a washing and a sewing machine, both of which are lying broken down in a corner of their rented house.